



Express Mail No. EV 367778585 US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: KAY et al.
Serial No. : 09/626,838
Filed : July 27, 2000
For : **SYSTEM AND METHOD OF TRANSACTION
SETTLEMENT USING TRADE CREDIT**
Art Unit : 3624
Examiner : Hamilton, L.

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AUG 5 - 2004

GROUP 3600

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REQUEST FOR EXTENSION OF TIME PURSUANT TO 37 CFR 1.136(a)

Sir:

Applicants respectfully request a one-month extension of time in which to respond to the Office Action mailed March 24, 2004, in the above-identified patent application. This extension of time will extend the period for response up to and including July 24, 2004.

Enclosed is a check in the amount of \$110.00 to cover the fees for this action. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment, to Deposit Account No. 50-1458. A duplicate of this sheet is enclosed for that purpose.

07/27/2004 HVUON61 00000187 09626838

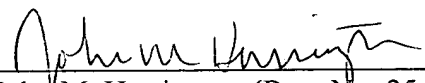
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Respectfully submitted,

Date

7/23/04


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